UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re:			Case No. 19-12331				
veron	ica J Starkman	CHAPTER 13 PLAN					
		_ X _O ₁	riginal		AMENDED		
	Debtor(s).	Date:	July 3, 2019				
I.	Disclosure of Nonstandard Provisions and Plan's Moo	lificatio	n of Secured D	<u>ebt:</u>			
	A. Does this plan contain any nonstandard provisions (cl	heck one	e)?				
	Yes						
	X No B. Does this plan limit the amount of a secured claim bas	od on a	voluntion of the	s colleteral f	For the claim		
	(check one)?	eu on a	varuation of the	; conaterar r	of the claim		
	Yes						
	C. Does this plan avoid a security interest or lien (check	one)?					
	Yes						
If tha Γ	X No Debtor has either not indicated "yes" in the applicable section	an above	or mada no sa'	laction ony	nonstandard provision or		
	ge in this plan purporting to limit the amount of a secured c						
	t or lien is void. Even if the Debtor indicated "no" in Section					a	
	d claim based on a valuation of the collateral for the claim of						
proceed	ling.						
II.	Means Test Result and Plan Duration:						
	Debtor is (check one): X a below median income debtor with a 36 month	annlical	ole commitmen	t period			
	an above median income debtor with a 50 month						
	war doo't moonar moone doos war woo mone	- upp		n period			
The pla	an's length shall not be less than the Debtor's applicable co	mmitme	nt period unles	s the plan ei	ther provides for payment in fu	ı11	
	wed unsecured claims over a shorter period or is modified p						
plan's l	length shall automatically be extended up to 60 months after	er the fir	st payment is di	ue if necessa	ary to complete the plan		
1II.	Plan Payments to the Trustee:						
	o later than 30 days after the order for relief, the Debtor sha	ll comm	ence making pa	ayments to t	he Trustee as follows:		
	A. AMOUNT: \$200.00			•			
	B. FREQUENCY (check one):						
	X Monthly						
	Twice per month						
	Every two weeks Weekly						
	C. TAX REFUNDS: The Debtor (check one):						
	commits all tax refunds to funding the plan.	Commit	ted refunds shal	l be paid in	addition to the plan payment		
	amount stated above.			T	r r		
	X does not commit; all tax refunds to funding	the plan	ı. If no selection	ı is made, ta	ax refunds are committed.		
	D. PAYMENTS: Plan payments shall be deducted	from the	Debtor's wage	s unless oth	erwise agreed to by the Trustee	•	
	or ordered by the Court.						
	E. OTHER:						

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

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Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **500.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. __ Monthly payments of \$_
- c. __All remaining funds available after designated monthly payments to the following creditors: __.
- d. __ Other: __.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:			
	Creditor	Monthly amount		
	-NONE-	\$		

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing	Payments:
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Rank	Monthly Payment		Creditor	<u>Collateral</u> 18608 SE 265th Street Covington, WA 98042 King
1	\$	100.00	Ditech	County Per Zillow
C D.				

Cure Payments

Rank	ments.	Monthly Payment	<u>Creditor</u>	<u>Collateral</u> 18608 SE 265th Street Covington, WA 98042 King	A	rrears to be <u>Cured</u>	Interest <u>Rate</u>		
1	\$	50.00	Ditech	County Per Zillow	\$	36,806.94	0.	.00	%

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2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Or	igoin	g P	ayn	nents:

<u>Rank</u> \$	Monthly Paymer	nt <u>Creditor</u> ONE-	<u>Collateral</u>	_	Interest Rate	<u>%</u>
Cure Payn	nents:					
Rank	Monthly Payment	Creditor	<u>Collateral</u>	Arrears to be <u>Cured</u>	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	Monthly Payment	<u>Creditor</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
	\$	-NONE-	\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

	Monthly		Value of		Debtor's Value of		Pre-Confirmation Adequate Protection	Interest	
Rank	Φ	<u>Payment</u>	<u>Creditor</u> -NONE-	•	<u>Collateral</u>	<u>Collateral</u>	Monthly Payment	Rate	%
	φ		-INOINL-	φ			φ		70

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):

____ 100% X At least \$ **0.00** .

The Trustee shall pay the following specially classified nonpriority unsecured claims prior to other nonpriority unsecured claims:

Rank Creditor Amount of Claim Percentage to be Paid Reason for Special Classification

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Rank	<u>Creditor</u> -NONE-	Amount of Claim	Percentage to be Paid	Reason for S	Special Classification
	Direct Payments to be made owing claims shall be paid direct eive no payments from the Trust A. DIRECT PAYMENT OF D	etly by the Debtor accord stee. (Payment stated sha	ing to the terms of the co ll not bind any party.)	ntract or support of	withholding order, and
Credite		Current Mo	onthly Support Obligati	<u>Mon</u> \$	thly Arrearage Payment
	B. OTHER DIRECT PA	YMENTS:			
Credite -NONE		Nature of Debt	<u>A</u> 1	mount of Claim	Monthly Payment \$
The Del	Secured Property Surrenders used property described below votor requests that upon confirmate pursuant to this section be grant the property including taking po	vill be surrendered to the tion, each creditor (inclusted relief from the stays	ding successors and assig	gns) to which the D	ebtor is surrendering
	Creditor Property to be Surrendered NONE-				
and orde	Executory Contracts and Lead of the contracts and Lead of the contract of the	ory contracts or unexpirence or grayments will be paid	directly by the Debtor un	nder Section V, unl	ess otherwise specified in

subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$__. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

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1. Debtor's non-filing spouse will receive an inheritance of approximately \$75,000.00, which debtors will commit to first, their secured creditors, and secondly to their unsecured creditors.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Jonathan S Smith	/s/ Veronica J Starkman	July 3, 2019
Jonathan S Smith 27372	Veronica J Starkman	Date
Attorney for Debtor(s)	DEBTOR	
July 3, 2019		
Date	DEBTOR	Date